

Information to identify the case:

Debtor 1 **Randall G. Griffin Sr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3564**

EIN --_-----

Debtor 2 **Mary E. Griffin**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3969**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **10-50174-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Randall G. Griffin Sr.

Mary E. Griffin

8/19/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Randall G. Griffin, Sr.
 Mary E. Griffin
 Debtors

Case No. 10-50174-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 34

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db/jdb
 516327334 +Randall G. Griffin, Sr., Mary E. Griffin, 416 Fern Road, Villas, NJ 08251-1035
 516327331 AmeriFinancial Solutions, LLC, POB 65018, Baltimore, MD 21264-5018
 516327327 CMCH Assoc. In Radiology, 3625 Quakerbridge Road, Hamilton, NJ 08619-1268
 516327328 Cape Emergency Physicians, POB 120153, Grand Rapids, MI 49528-0103
 516327329 +Cape Radiology, POB 697, Cape May Court House, NJ 08210-0697
 516327329 +Cape Regional Physicians Assoc. CRPA, POB 593, Cape May Court House, NJ 08210-0593
 516327330 +Cape Regional Physicians Assoc. Hospitalist, POB 593, Cape May Court House, NJ 08210-0593
 511534112 +Collections & Recoveries, Inc., POB 35, 331 Tilton Rd., Northfield, NJ 08225-1292
 511534114 +Lower Twp. M.U.A., 2900 Bayshore Road, Villas, NJ 08251-1200
 511534115 +Orange Lake Capital Management, 8505 W. Irlo Bronson Memorial Hwy., Kissimmee, FL 34747-8217
 511534116 Quest Diagnostics, POB 4911, Southeastern, PA 19398-4911
 511534117 +Regional Heart and Lung Assoc., 207 Court House S. Dennis Rd., Cape May Courthouse, NJ 08210-1968
 511770331 +U.S. Bank Home Mortgage, 4801 Frederica Street, P.O. Box 20005, Owensboro, KY 42304-0005
 515699047 +U.S. Bank National Associates, Powers Kirn, LLC, P.O. Box 848, Moorestown NJ 08057-0848
 511534118 +U.S. Bank, N.A., ATTN: Powers Kirn, LLC, 728 Marne Highway, Ste. 200, Moorestown, NJ 08057-3128
 516327336 +Verizon, ATTN: Solmon and Solmon PC, POB 15019, Albany, NY 12212-5019
 516327335 +Verizon, ATTN: Midland Funding, LLC, 2365 Northside Drive, San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Aug 19 2016 22:33:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 19 2016 22:45:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 19 2016 22:45:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 511534109 EDI: BANKAMER.COM Aug 19 2016 22:33:00 Bank of America, POB 15019,
 Wilmington, DE 19886-5019
 511534110 +E-mail/Text: lriley@caperegional.com Aug 19 2016 22:44:48 Cape Regional Medical Center,
 2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138
 511534111 EDI: CHASE.COM Aug 19 2016 22:33:00 Chase, Cardmember Service, POB 15153,
 Wilmington, DE 19886-5153
 511675308 EDI: CHASE.COM Aug 19 2016 22:33:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 511534113 EDI: BANKAMER.COM Aug 19 2016 22:33:00 FIA Card Services, POB 15019,
 Wilmington, DE 19886-5019
 511621928 +EDI: BANKAMER.COM Aug 19 2016 22:33:00 FIA Card Services, NA as successor in interest to,
 Bank of America NA and MBNA America Bank, 1000 Samoset Drive, DE5-023-03-03,
 Newark, DE 19713-6000
 513859541 +EDI: AIS.COM Aug 19 2016 22:33:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
 513859540 EDI: AIS.COM Aug 19 2016 22:33:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 511908676 EDI: PRA.COM Aug 19 2016 22:33:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 511981237 EDI: PRA.COM Aug 19 2016 22:33:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 511670060 EDI: RECOVERYCORP.COM Aug 19 2016 22:33:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 516181904 EDI: USBANKARS.COM Aug 19 2016 22:34:00 U.S. Bank National Association,
 c/o U.S. Bank Home Mortgage, A Division of U.S. Bank NA, 4801 Frederica Street,
 Owensboro, Kentucky 42301
 511534119 +EDI: VERIZONEAST.COM Aug 19 2016 22:34:00 Verizon, ATTN: Solomon & Solomon, PC,
 Five Columbia Circle, Albany, NY 12203-5180
 511893336 EDI: VERIZONEAST.COM Aug 19 2016 22:34:00 Verizon, PO BOX 3037,
 Bloomington, IL 61702-3037

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 516327332* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, POB 12903,
 Norfolk, VA 23541)
 516327333* +Quest Diagnostics, POB 4911, Southeastern, PA 19398-4911

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0312-1

User: admin
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Page 2 of 2
Total Noticed: 34

Date Rcvd: Aug 19, 2016

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2016 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Victor Druziako on behalf of Joint Debtor Mary E. Griffin bkdruziako@aol.com
Victor Druziako on behalf of Debtor Randall G. Griffin, Sr. bkdruziako@aol.com
William M. E. Powers, III on behalf of Creditor U.S. Bank National Association
ecf@powerskirn.com
William M.E. Powers on behalf of Creditor U.S. Bank National Association ecf@powerskirn.com
TOTAL: 9